

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINA**

Room 209, 300 Fayetteville Street
P.O. Drawer 1441
Raleigh, NC 27602-1441

IN RE:

Carlos Ector
(known aliases: *Carlos B. Ector*)

2420 Kingsboro Road
Raleigh, NC 27610

CASE NO.: 09-09672-8-JRL

DATE FILED: November 4, 2009

CHAPTER: 13

Cathey Janice Ector
(known aliases: *Cathey Janice Sharpe*)

2420 Kingsboro Road
Raleigh, NC 27610

ORDER AND NOTICE TO DEBTOR

IT IS ORDERED AND NOTICE IS HEREBY GIVEN THAT:

(1) John F. Logan is appointed as trustee in this case.

(2) Your chapter 13 plan payments are due to begin on the first day of the month that follows the month in which your petition was filed. For example, if your petition was filed on December 31, your first plan payment is due on January 1.

Checks and money orders should be made payable to "CHAPTER 13 TRUSTEE." DO NOT MAKE CHECKS PAYABLE IN THE TRUSTEE'S PERSONAL NAME.

If you fail to make your plan payments to the trustee, your case could be dismissed.

(3) If you wish to establish payroll deduction through your employer, you should contact the trustee.

John F. Logan
Office Of The Chapter 13 Trustee
PO Box 61039
Raleigh, NC 27661-1039

(4) You must promptly notify your attorney and the trustee of any change of address or change in financial status or employment during the time this case is pending.

(5) You must file a certification that you completed an instructional course concerning personal financial management as described in Section 111 of the Bankruptcy Code at least 30 days before the last payment is due or before filing a motion for hardship discharge. Failure to file this certification may result in the closing of your case without entry of discharge. **If you later file a motion to reopen your case to file the certification, you will be charged a fee to reopen the case. Notice of the motion to reopen must be given to all creditors before the court will consider the motion.**

(6) You must be current on all post-petition domestic support obligations for your plan to be confirmed. In order to obtain a discharge, you must certify that there are no outstanding post-petition domestic support obligations.

(7) You may not receive a discharge if you have received a discharge in a chapter 13 case within the 2-year period preceding the filing of the petition, or if you received a discharge in a chapter 7, 11, or 12 case within the prior 4 years.

(8) A meeting of creditors in your case will be conducted within the next 20–60 days. You are required by law to attend this meeting. You will be examined under oath by the court-appointed officer presiding over the meeting. You are expected to dress appropriately for ALL court appearances. Shorts, tank tops, etc. are not considered appropriate court attire.

If an emergency situation arises where you find yourself unable to comply with the order requiring your appearance at the 341 meeting, contact your attorney immediately or, if you do not have the assistance of an attorney, the trustee. Failure to appear at the 341 meeting could result in an order being issued to dismiss your case or deny your discharge without further notice. You must bring to the 341 meeting a picture identification (ID), your social security card, a copy of your most recent Federal tax return or a written statement that the return was not filed, and your pay stubs for the prior 60 days before filing. Acceptable forms of photo identification are: valid state driver license or state issued identification card, military or student identification, valid passport, legal resident alien card. Acceptable proofs of social security number are: social security card, W-2 form for the most recent tax year, pay stub, Social Security Administration statement, military or student identification card, valid state driver license from states using social security number as driver license number.

(9) An automatic stay goes into effect immediately upon filing the petition and prohibits creditors from taking any action to collect most pre-bankruptcy debts. This means no lawsuits, no repossessions, no threatening telephone calls and no collection letters. However, if you have filed more than one bankruptcy petition within the last year, the stay may be limited to 30 days or may not exist at all.

(10) You must not dispose of any property by sale or otherwise without prior approval of the trustee and an order of this court.

(11) You must not purchase additional property or incur additional debt in excess of \$7,500.00 without prior approval of the court.

(12) All questions regarding administration of this case should be directed to your attorney or the trustee.

(13) You will usually have fifteen (15) days to respond in writing to any motion or application filed in this case by any party; however, you should carefully check every document you receive for a response deadline. Failure to respond could result in the granting of the relief requested in the motion without a hearing. You should contact your attorney or the trustee if any papers are served on you that you do not understand or about which you need advice or instructions.

DATED: November 5, 2009

J. Rich Leonard
United States Bankruptcy Judge